

Elgin City Employees Credit Union

List of Service Fee's

Effective as of 01/02/2009

Fee #	Type of Fee	Charge	Effective Date
1	Overdraft on ATM (ACH, ATM,SD)	\$30.00	1/2/2009
2	NSF Returns on Items	\$30.00	1/2/2009
3	Courtesy Pay Fee	\$30.00	1/2/2009
4	Transfer Fee over 4 per Month	\$5.00	1/2/2009
5	Stop Payment Fee	\$30.00	1/2/2009
6	Chargeback Check Fee	\$20.00	1/2/2009
7	Duplicate Visa or Debit Card	\$10.00	1/2/2009
8	Over 5 Checks Withdrawals from Savings	\$5.00	1/2/2009
9	Statement Re-Print	\$5.00	1/2/2009
10	Loan Modification Fee	\$35.00	1/2/2009
11	Subordination Agreement - Home Equity	\$50.00	1/2/2009
12	Re-finance Fee on Home Equity Loans	\$500.00	1/2/2009
13	Accounting Balance	\$35 per Hour	1/2/2009
14	Bank Checks after 6/Month	\$5.00	1/2/2009
15	Close Christmas Club Early Fee	\$20.00	1/2/2009
16	Gift Cards	\$2.00	1/2/2009
17	Money Orders	\$2.00	1/2/2009
18	Outgoing Wire	\$30.00	1/2/2009
19	Dormant Account Fee(Per Month after 5 Yrs.)	\$10 per Month	1/2/2009
20	ATM Card	FREE	1/2/2009
21	ATM Transactions at 5th/3rd ATM Machines	FREE	1/2/2009
22	ART (Automated Response Teller) Transactions	FREE	1/2/2009
23	Bill Pay (Online)	FREE	1/2/2009
24	Online Banking	FREE	1/2/2009
25	Financial Counseling	FREE	1/2/2009
26	Incoming Wire Transfer	FREE	1/2/2009
27	Notary Transactions	FREE	1/2/2009
28	Checking Account Maintenance	FREE	1/2/2009
29	Six Bank Checks Per Month	FREE	1/2/2009
30	Teller Transactions	FREE	1/2/2009
31	Travelers Checks	FREE	1/2/2009